Chapter 15.—Service and Other Funds.

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General Rules.

236. Subscriptions to a Service or Provident Fund of Government can be received from such Government servants as are either required or permitted by the rules of the Fund to subscribe to it, the recoveries being made ordinarily by deduction from pay bills.

1. This rule applies also to Service Funds for Military Officers, *e.g.*, the Indian Military Service Family Pension Regulations and the Queen's Military Widows Fund.

237. Subscriptions to the other funds named below may be received only under the special instructions of the authorities of the Fund received through the Accountant General:—

Postal Insurance and Life Annuity Fund.
Bengal Uncovenanted Service Family Pension Fund.
Bombay Uncovenanted Service Family Pension Fund.
Bengal and Madras Service Family Pension Fund.
General Family Pension Fund.
Hindu Family Annuity Fund.
Bengal Christian Family Pension Fund.

In the case of the General Family Pension Fund, subscriptions are ordinarily payable in cash. Recoveries from pay and pension bills should be made in all other cases, but this method of recovery is permissible in respect of the Hindu Family Annuity Fund and the Bengal Christian Family Pension Fund only when the subscribers prefer it to payment in cash (Article 239).

238. The subscriber is himself responsible for seeing that proper deduction is made from his bills, though, for his convenient, it has been ruled (*vide* Article 43) that the responsibility for making the necessary deductions regularly and correctly devolves upon the drawers of the bills.

239. Subscriptions in cash are ordinarily payable only to the authorities of the Fund, but in the following cases, cash if tendered, may be received at treasuries:—

(*a*) Indian Civil Service Family Pension Regulations.
(*b*) Civil Engineers' Provident Fund.
(*c*) Hindu Family Annuity Fund.
(*d*) Bengal Christian Family Pension Fund.

No. 283.

Page 98, Table of Contents of Chapter 15—

Insert " General Family Pension Fund " *before the words* " Hindu Family Annuity Fund " *in the heading of this Article.*

[C. A. C. I, 8th Edition, No. 283, dated 1-11-23.]

No. 252.

Page 99, Article 241—

Reconstruct this Article as under :—

241. In cases in which the subscription is a percentage on the rate of pay, the subscriber, if in foreign service under the new rules in force from the 1st of January 1922, should subscribe on the pay drawn by him in foreign service, but if the foreign service is under the old rules which were in force prior to the 1st of January 1922, the subscription should be calculated upon "assumed pay" in the case of foreign service of the first kind and upon "actual sanctioned salary" in the case of foreign service of the second kind.

[C. A. C., Vol. I, 8th Edn., No. 252, dated 1st July 1923.]

No. 271.

Page 99, Article 243.

Delete the words "or, in the case of the Indian Civil Service Funds, of the Accountant-General, Central Revenues," *in lines 6 to 8.*

[C. A. C. I., 8th Edition, No. 271, dated 1st August 1923.]

(*e*) Bengal Uncovenanted Service Family Pension Fund.
(*f*) Bombay Uncovenanted Service Family Pension Fund.
(*g*) General Family Pension Fund (*see* Article 237).

1. Subscriptions to the Bengal and Madras Service Family Pension Fund may be received in cash at treasuries only when permitted by the Accountant General, Central Revenues.

2. Premia or subscriptions to the Postal Insurance and Life Annuity Fund should, in no circumstances, be received in cash at the treasury, payment in cash being permissible only at Post Offices.

240. A subscriber to a Fund, when paying his subscription, whether his subscriptions to the Fund are recovered by deduction from bills, or paid in cash, must specify the number of his account or of his policy, as the case may be, and give all necessary particulars, and when the subscription is paid for the first time, he should further quote the rule or special authority under which the subscription may be received from him.

241. In cases in which the subscription payable is a percentage on the rate of pay, the subscriber, if in foreign service under the rules in force prior to the 1st of April 1921, should subscribe on his "assumed" pay.

242. When a subscriber to any Fund whose subscriptions are realised by deduction from bills is transferred to another district, the fact that he is subscribing to the Fund should be certified in his last-pay certificate by noting thereon the amount recoverable monthly and the number of his account or policy.

1. When a subscriber to the Postal Insurance and Life Annuity Fund is transferred to another audit circle, notice of transfer should be given to the Audit Officer concerned and to the Accountant-General, Posts and Telegraphs, through the local Accountant General.

243. Advances from the General Provident Fund may be drawn from the treasury in accordance with the rules of the Fund. With this exception, no payment on account of any Fund, whether as a refund of a subscription overpaid or as a repayment of the whole or a part of the amount accumulated to the credit of the subscriber, can be made without the express authority of the Accountant General ~~or, in the case of Indian Civil Service Funds, of the Accountant General, Central Revenues~~.

1. Payment, when authorised, will be made only on the personal receipt of the depositor, or, when he is absent from India, on that of his duly authorised agent. In the event of his death, payment should be made only to his legal representative.

244. When a subscriber to one of the Service or Provident Funds of Government is about to retire and under the rules of the Fund the money lying at his credit becomes payable on retirement, he should place himself in communication with the Account Officer of the Fund, giving the date of his retirement and requesting that steps may be taken to close his account and pay him the amount due. The Account Officer being satisfied of the correctness of the date should then ask the Treasury Officer who disburses the subscriber's salary to intimate to him

the final payment of fund subscription and when this has been done, should arrange for payment of the amount at credit of the officer.

245. Subscribers to the Postal Insurance and Life Annuity Fund, who have retired from the service and whose pensions are to be paid in India, are allowed the option of deducting their premia or subscriptions from pension bills. The Audit Officer issuing the Pension Payment Order will in such cases note the amount of the monthly deduction on the Pension Payment Order. The insured person, however, will be personally responsible for entering the correct amount to be deducted in his pension bill; and if he fails to do this on any occasion, it will be open to him to pay the amount into the Post Office.

246. A detailed list of the subscriptions realised in cash on behalf of each fund (and in Madras of all subscriptions whether realised in cash or by deduction from pay bills) showing the date and amount of each receipt and the name of the person on whose behalf it is paid in, will be submitted by the Treasury Officer with the cash account. This list will be a copy of a register maintained in the treasury.

NOTE.—Except in the case of the Bengal and Bombay Uncovenanted Service Family Pension Funds, an important difference with regard to interest is made between subscriptions paid by deduction from pay-bills and subscriptions paid in cash, no interest being allowed for the month of payment on cash subscriptions received after the 4th of the month, whereas subscriptions deducted from a bill bear interest as though they had been received on the 1st of the month. In the certified list of subscriptions, therefore, in Madras, care must be taken to show the two classes in separate money columns, and also to separate the two amounts in crediting the receipt (in the account current with Central Revenues) for final adjustment to credit of the fund account.

Provident Funds.

247. (*a*) The rules for the General Provident Fund are given in the separate pamphlet issued by the Government of India in the Finance Department.

(*b*) The following Provident Funds which were in existence prior to the opening of the General Provident Fund in 1909, have been closed to future entrants into Government service:—

(1) Police Officers' Provident Fund.
(2) Forest Officers' Provident Fund.
(3) Civil Veterinary Department Officers' Provident Fund.
(4) Northern India Salt Revenue Officers' Provident Fund.
(5) Financial Department Officers' Provident Fund.
(6) Opium Department Officers' Provident Fund.
(7) Civil Engineers' Provident Fund.

Indian Civil Service Family Pension Regulations.

248. Subscriptions should be recovered from all European Covenanted Civil Servants, from all non-Europeans admitted to the service in or after the year 1914 and from such other non-Europeans as have been specially permitted to subscribe.

No. 228.

Page 101, Article 249—

Delete this Article.

[C. A. C., Vol. I, 8th Edn., No. 228, dated 1st April 1923.]

No. 335.

Page 101, Articles 250 and 251—

Substitute the following for these Articles :—

"**250**. Donations and disparity fines are payable on marriage; these vary according to age and will be advised by the Accountant General, Central Revenues on receipt of the intimation of the subscriber's marriage. Donations and disparity fines may be paid in one sum, or in 12 equal monthly instalments. If paid in instalments interest on the unpaid portion will be levied at the rate of 5½ per cent. per annum. The balance of any contribution due at an officer's death will be recovered rateably, without further interest, from the pensions of his widow and orphans in four quarterly instalments."

NOTE.—The Government of India has ruled that a subcriber may pay his donation in fewer instalments than 12 and may also pay a number of instalments together, before they are due. In such cases interest is calculated only on the unpaid balances due.

[C. A. C. I., 8th Edn., No. 335, dated 1-8-24.]

No. 336.

Page 101—

Insert the following as a new Article 251 :—

"**251.** Donations and disparity fines become due from the date of marriage. Interest at the rate of 5½ per cent. per annum is charged on sums which have not been paid within one month from the date on which they become due."

[C. A. C. L, 8th Edn., No. 336, dated 1-8-24.]

No. 229.

Page 101, Article 252 (iii)—

Substitute "in departments under the Central Government" *for* "by the Government of India in Imperial Departments".

[C. A. C., Vol. I, 8th Edn., No. 229, dated 1st April 1923.]

249. The present rates of monthly subscriptions are shown in Appendix No. 11D of the Civil Service Regulations. The subscriptions are required whether pay is drawn or not, and whether the subscriber is on furlough or in service.

250. Donations and disparity fines are payable on marriage; these vary according to age and will be advised by the Accountant General, Central Revenues, on receipt of the intimation of the subscriber's marriage.

251. Donations and disparity fines may be paid in one sum, or in 12 equal monthly instalments. If paid in instalments, interest on the unpaid portion will be levied at the rate of 4 per cent. per annum. The balance of any contribution due at an officer's death will be recovered rateably, without further interest, from the pensions of his widow and orphans in four quarterly instalments.

NOTE.—The Government of India has ruled that a subscriber may pay his donation in fewer instalments than 12 and may also pay a number of instalments together, before they are due. In such cases interest is calculated only on the unpaid balances due.

Bombay Uncovenanted Service Family Pension Fund.

252. The following classes of persons, not being members of the Indian Civil Service, or of the Army, and not being subscribers to the Bengal Uncovenanted Service Family Pension Fund, or the Bengal and Madras Service Family Pension Fund, may become subscribers to the Bombay Fund:—

(*i*) All persons in the service of Government employed on civil duties in public offices within the Bombay Presidency without distinction of creed or country and whose service qualifies for pension from Government.

(*ii*) Persons originally of the above class receiving pensions from Government.

(*iii*) Persons employed by the Government of India in Imperial Departments (such as the Postal and Telegraph Department, the Great Trigonometrical Survey Department, the Public Works Department, the Military Works Services, and the Civil and Military Accounts Departments) whose service qualifies for pensions from Government, whose employment is not restricted to any particular province, but who are liable to serve in any part of India.

(*iv*) Persons employed in Local Fund Offices within the Bombay Presidency, whose service qualifies for pension from the General Revenues.

253. New subscribers are admitted subject to the sanction of the Accountant General, Bombay, and a copy of such sanction is, when accorded, forwarded to the Audit Officer concerned, who will communicate it to the Treasury Officer, or other disbursing officer who is to receive the subscriptions. Subscriptions may, however, pending the

receipt of such sanction, be received from any person who is not manifestly excluded from subscribing by the terms of Article 252. If the sanction is not received within three months from the commencement of the subscription, a report should be made by the Treasury Officer to the Audit Officer, who will send it on to the Accountant General, Bombay, if necessary.

Hindu Family Annuity Fund and Bengal Christian Family Pension Fund.

254. It must be distinctly understood that Government exercises no supervision over the management of these funds and is in no way responsible for their solvency.

†National Health Insurance Contributions.

255. Under the provisions of the English National Health Insurance Act a contribution of $1\frac{1}{2}d.$ per week is recovered from all British soldiers serving in India and an equal sum is paid by Government on their behalf.

NOTE.—The term "British soldiers" includes warrant and non-commissioned officers and men employed ex-regimentally in Civil or Military Departments in India.

256. In the case of the soldier's own contribution, the amount should be recovered by deduction from his salary. In the pay bill the contribution should be shown in a separate column, like other fund deductions, against each individual, and the total amount thus deducted in a bill should be credited to 'His Majesty's Indian Government in London,' under a special head "National Health Insurance Contributions." As regards the contribution payable by the Government of India, a separate statement should be prepared showing the contributions (equal to the amounts recovered in the pay bill) of all men included in each pay bill and it should be attached to the pay bill presented at the treasury or to the pay bill discharged by departmental officers from funds obtained on cheques. The Account Officers concerned will adjust this amount to the credit of His Majesty's Indian Government in London by debit to the Military Department. The debit should be supported by the separate statement referred to above.

257. The amount of the Government contribution should be calculated as follows: $1\frac{1}{2}d.$ multiplied by the number of Mondays in each month. When pay is drawn for any portion of a week (commencing Monday) the contribution from Government as well as from the soldier will be recovered in full. No contributions are payable for any week (commencing Monday) for which no pay is drawn.

258. Sterling amounts will be coverted into Indian Currency at the rate prescribed for Government remittances.

† The general rules of this chapter do not apply to these contributions.

No. 282.

Page 102, Article 254—

Insert " General Family Pension Fund " *before the words* " Hindu Family Annuity Fund " *in the heading of this Article.*

[C. A. C. I, 8th Edition, No. 282, dated 1-11-23.]

No. 416.

Page 102, Article 258.

Insert a comma after the word "relates" in line 6 of this article.

[C. A. C., Vol. I, 8th Edn., No. 416, dated 1-6-25.]

No. 324.

Page 102, Chapter 15, Articles 255 to 259A—

For the existing Articles 255 to 259A substitute the following :—

"**255**. The National Health Insurance contribution of 4½*d.* per week per man is payable by the Indian Government on behalf of all British soldiers employed in India and an annual payment is made by the India Office at 19*s.* 6*d.* per head, on the basis of the average monthly strength of British soldiers in India. The total amount paid by the India Office is charged in the Home accounts to Military services. The contribution in respect of soldiers employed extra regimentally in departments other than the Military Department are credited in India to the Military Department as described in the following Articles.

NOTE.—The term "British soldiers" includes warrant and non-commissioned officers and men employed extra regimentally in civil or Military Department in India.

256. The officer who draws the pay of a British soldier employed extra regimentally should attach a statement to the pay bill showing the name of the contributor, the period for which the contribution should be adjusted, and the amount of the contribution.

257. The amount of contribution should be calculated as follows :—

4½*d.* multiplied by the number of Mondays in each month. When pay is drawn for any portion of a week (commencing Monday) the contribution is to be adjusted in full. No contribution is adjustable for any week (commencing Monday) for which no pay is drawn.

258. The Account Officer concerned will adjust the contributions for the month to the credit of the nearest Controller of Military Accounts by debit to the department in which the soldier is employed. Sterling amounts of the contribution will be converted into Indian Currency at the market rate of exchange on the first of the month following that to which the contribution relates based on the Calcutta Banks' selling rates for demand drafts on London as notified weekly by the Controller of the Currency.

National Health and Unemployment Insurance Stamps.

259. A small stock of National Health Insurance Stamps as well as of Unemployment Insurance Stamps will be maintained at the Shipping Master's office, Bombay, Central Stamps Depôt, Karachi, the treasuries at Aden and at Calcutta and the local Stamp Depôt at Rangoon for sale to the Masters of the British vessels trading abroad and touching at these Ports.

(C. A. C., I, 8th Edn., No. 324, dated 1st June 1924.)

No. 121.

Chapter 15, Page 103—

Under a new heading "Unemployment Insurance Stamps" *insert the following as a new Article 259-A:—*

"**259-A**. A small stock of Unemployment Insurance Stamps will also be maintained at the treasuries referred to in Article 259 for sale to the Masters of British vessels."

[C. A. C. I, 8th Edition, No. 121, dated 2-1-1923.]

259. A small stock of National Health Insurance Stamps will be maintained at the Treasuries at Bombay, Karachi, Aden, Calcutta and Rangoon for sale to the Masters of British vessels trading abroad and touching at these ports.